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FAX COVER SHEET
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Chicago, Illinois 60606
Telephone 312-673-0360
Facsimile 312-673-0361

Date: December 1, 2006

To: **Examiner Timothy M. Harbeck, Art Group 3692**
U.S. Patent & Trademark Office

Fax No: **571-273-8300**

From: Steven B. Courtright
Tel. No: 312-673-0360

Re: **U.S. Serial No. 09/910,859, filed July 24, 2001**

Attorney Docket No.: 6806/3
No. of Pages including this page): 4

Please find attached a Transmittal Form and a Request to Withdraw Finality of Office Action dated December 1, 2006.

IF YOU HAVE ANY PROBLEMS RECEIVING THIS MESSAGE,
PLEASE CALL 312-673-0360 AND ASK FOR Lisa Pistorio

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TRANSMITTAL FORM

(to be used for correspondence after initial filing)

Application Number	09/910,859
Filing Date	July 24, 2001
First Named Inventor	Gary Chodes
Art Unit	3692
Examiner Name	Timothy M. Harbeck
Attorney Docket Number	6806/3

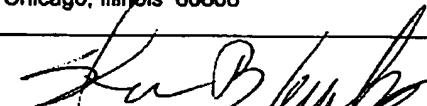
ENCLOSURES (Check all that apply)

- | | | |
|--|--|--|
| <input type="checkbox"/> Fee Transmittal Form
<input type="checkbox"/> Fee Attached
<input type="checkbox"/> Amendment/Reply
<input type="checkbox"/> After Final
<input type="checkbox"/> Affidavits/declaration(s)
<input type="checkbox"/> Extension of Time Request
<input type="checkbox"/> Express Abandonment Request
<input type="checkbox"/> Information Disclosure Statement
<input type="checkbox"/> Certified Copy of Priority Document(s)
<input type="checkbox"/> Reply to Missing Parts/
Incomplete Application
<input type="checkbox"/> Reply to Missing Parts
under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Drawing(s)
<input type="checkbox"/> Licensing-related Papers
<input type="checkbox"/> Petition
<input type="checkbox"/> Petition to Convert to a
Provisional Application
<input type="checkbox"/> Terminal Disclaimer
<input type="checkbox"/> Request for Refund
<input type="checkbox"/> CD, Number of CD(s) _____
<input type="checkbox"/> Landscape Table on CD | <input type="checkbox"/> After Allowance Communication to TC
<input type="checkbox"/> Appeal Communication to Board
of Appeals and Interferences
<input type="checkbox"/> Appeal Communication to TC
(Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Status Letter
<input checked="" type="checkbox"/> Postcard Receipt
<input checked="" type="checkbox"/> Other Enclosure(s) (please identify
below):
<input checked="" type="checkbox"/> Request to Withdraw
Finality of Office Action, (with encl.) |
|--|--|--|
- ☒ The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 50-0930. A duplicate copy of this sheet is enclosed.

CALCULATION OF FEE

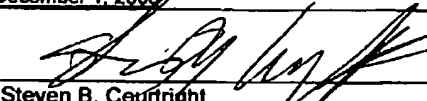
				Small Entity		Large Entity	
	Claims After Amendment	Highest No. Previously Paid For	Present Extra	Rate	Add'l Fee	Rate	Add'l Fee
Total	Minus	(20)	0	x \$25=	0	x \$50=	
Indep.	Minus	(3)	0	x \$100=	0	x \$200=	
First Presentation of Multiple Dep. Claim				+ \$180=	—	+ \$360=	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Michael D. Gannon, Reg. No. 36,807 Attorney for Applicant Steven B. Courtright, Reg. No. 40,966 Agent for Applicant BANIAK, PINE, AND GANNON 150 N. Wacker Drive, Suite 1200 Chicago, Illinois 60606		
Signature		Date	December 1, 2006

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the Commissioner for Patents at the United States Patent and Trademark Office to Fax No. 571-273-8300 on December 1, 2006.

Signature		Date:	December 1, 2006
Steven B. Courtright			

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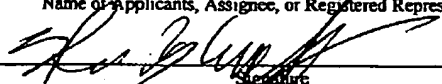
6806/3

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(571) 273-8300 on December 1, 2006

Steven B. Courtright

Name of Applicants, Assignee, or Registered Representative



December 1, 2006

Date of Signature

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of:)
Gary Chodes)

Serial No.: 09/910,859)

Group Art Unit: 3628

Filed: July 24, 2001)

Examiner: Harbeck, T.

For: Method and System for Affluent)
Retiree Advance)

REQUEST TO WITHDRAW FINALITY OF OFFICE ACTION

Mail Stop - Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

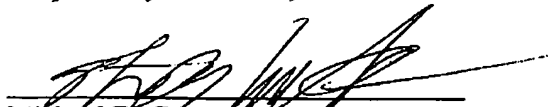
Dear Sir:

Responsive to the office action mailed October 19, 2006, reconsideration of the finality of the office action is requested based on the following remarks. In the action, a new search was performed and the action made final based on *newly cited art*. Contrary to the statement in the action, *none of the claims have been amended*. Therefore, it is *clearly erroneous* to make the current action final. Applicant requests the issuance of a new, non-final rejection based on the newly cited art. A copy of the power of attorney and change of correspondence address submitted on July 21, 2006, is submitted herewith. *Please note the address change.*

December 1, 2006

Respectfully submitted,

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Agent for Applicants